

holidays "in the interest of public welfare," and in consequence no legal business can be transacted and all banks will remain closed.

Another important meeting in Oakland to-day was that of the San Francisco Clearing House, which discussed the financial question and prepared plans which will be submitted to the State Clearing Association in Oakland Tuesday. While the State bank report shows all the banks throughout the State in good condition yet a large majority of the smaller institutions had large deposits with the San Francisco banks and the situation is very grave. A general suspension of banking business throughout the State until the monetary condition is readjusted was the general idea of the bankers attending the meeting.

WASHINGTON, April 21.—The Treasury Department to-day received several telegrams relating to the condition of banking property and the financial outlook in San Francisco. Supt. Leach of the San Francisco Mint reported that every bank in the devastated city was buried in ruins, but banks in Oakland, Berkeley and Alameda were able to resume business.

The telegrams to Secretary Shaw follow:

"Thanks for your complimentary despatch. Every bank in San Francisco buried in ruins. All banks in Oakland, Berkeley and Alameda able to resume business, including First National, Oakland; Union National, Oakland; First National, Berkeley, and Berkeley National, Berkeley.

"It looks as if Oakland must be temporarily the banking center for California north of Tehachapi. State Banking Commissioners have located office in Oakland to meet this condition.

"The suburban banks ought to have free and prompt telegraphic transfer of funds. In view of the ruined condition of Sub-Treasury, advise making the transfers direct through the Mint.

"The Sub-Treasury went down in the fire early, and is now surrounded by blocks of ruins.

"The fire is still burning, but it is thought to be confined to a few blocks of residences somewhat isolated. No foundation for published statement of attack on Mint.

"Will do what I can about bureau of information of refugees. Have received to-day Melrose's order for transfer of funds to Bank of California, San Francisco.

"LEACH, Superintendent U. S. Mint."

"My temporary address is 3147 Clay street, San Francisco. All San Francisco banking houses destroyed. None destroyed in Oakland. Cannot report at present as to condition of suburban banks.

"Sub-Treasury roof caved in. Vaults apparently intact, but blocked with debris. After consultation with leading bankers, will report as to best plan of procedure.

"JULIUS JACOBS, Assistant Treasurer, U. S."

"Plenty water at Unalaska wharf. All business portion of San Francisco burned except Appraiser's building. Crew of Thetis and Bear have done guard duty since the earthquake. Can't say when they can resume ships' duty. City burning. HUMMEL, Official Treasury Department.

OMAHA, Neb., April 21.—Joseph Tobin, president of the Hibernia National Bank, San Francisco, en route from New York, received a telegram in Omaha to-day reading:

"Bank destroyed; every dollar in vaults gone."

After reading the telegram President Tobin said: "Our deposits were up in the millions of dollars. We will pay dollar for dollar to all depositors."

NO MORE ROOM IN OAKLAND.

Town Cannot Take Care of Any More Refugees—150,000 in Frisco Parks.

OAKLAND, Cal., April 21.—Each week that stems out into the waters of the bay has just as many human beings aboard as there is standing room to accommodate. Oakland and its suburbs cannot accommodate any more refugees. Every hotel and lodging house is filled from basement to attic. Men and women sleep in corridors and hallways and in chairs, while thousands less fortunate spend the nights in parks of suburban cities.

In the Potrero last night 30,000 people slept on the ground and many there went unheeded. By to-night that number will probably be doubled, and with the other thousands of fugitives at the parks it may safely be reckoned that 150,000 are unheeded from the chill winds of nights and the noisome sun.

Every foot of the ground at Jefferson Park is occupied, and there, too, many of the injured as well. Last night the word was given out that bread for 100,000 would be distributed at Golden Gate Park and provision is being made to supply the homeless with means for cooking food at open fires.

All available persons not needed for fire fighting were pressed into service to-day and compelled to aid in cutting wood to be used in the campfires.

The metal flagstaff that surmounts the dome of the ferry building gives some idea of the oscillation of the earthquake. The pole stands at an angle of nearly 45 degrees from the perpendicular and it is marvelous how the dome itself ever withstood the force wrenching it received. However, the appearance indicates that it must eventually come down.

A ride through Oakland shows that there, too, the earthquake damaged many buildings and though none was leveled a casual inspection would indicate that many a wall and perhaps whole buildings will have to come down. In the residence districts there is hardly a house that did not lose its chimneys and in which plastering is not being done.

"We lost everything," said a tearful little woman on the boat on yesterday, "but we are all alive, and I never expected we could escape."

It will be a week before the burning district will have cooled sufficiently to allow of any systematic exploration.

The dead are being discovered in many buildings from which it was supposed all the inmates had escaped alive. In a five-story wooden flat at 110 Fifth street Red Cross workers this afternoon found the corpses of forty persons.

The Signal Corps of the Regular army has been engaged all day in stringing telephone wires between the different relief bureaus, and headquarters and communication has been greatly facilitated.

YOU do the billing. IT does the adding, and both you and it get through together with Elliott-Fisher Combined Billing & Adding Machine.

Just inquire Elliott-Fisher Co., Broadway at Worth St.

OFFER OF HOMES AND WORK.

Pittsburg Men Ready to Transport 1,000 Families and Provide for Them for a Year.

PITTSBURGH, April 21.—John Murphy, the millionaire banker and philanthropist, to-day notified Mayor Guthrie that he would pay the railroad fare of 1,000 families who are homeless in San Francisco to this city, give them good houses in which to live rent free for one year and furnish employment for the heads of the families and all others who desire to work.

Mr. Murphy is acting for a number of Pittsburghers, but has already placed at the disposal of the Mayor ten houses of his own for a year for any families that may arrive within a week.

"We are not making this offer with a view of bringing population to Pittsburgh," said Mr. Murphy, "but solely for the purpose of helping the distressed in San Francisco. We believe that there are many who have lost their homes and who wish to leave. They can find refuge in Pittsburgh. There is \$20,000,000 worth of buildings alone planned in this city for this summer and men are extremely scarce. In fact, it is almost impossible to secure labor. We are willing to provide for all the San Francisco refugees who wish to come, up to 1,000, and will provide well for them."

RUIN IN SANTA ROSA.

Every Building in the Town Destroyed—Perhaps 100 Dead.

SANTA ROSA, Cal., April 21.—Forty-two funerals were held here to-day. The list of known dead now totals fifty-eight, and it is believed that 100 is a conservative estimate of the number of people who lost their lives in the catastrophe which visited this city Wednesday morning. Five bodies were recovered to-day from the wreckage, and the search has hardly begun.

The entire business district is in ruins and practically every residence in town is more or less damaged, fifteen or twenty being badly wrecked. The court house, hall of records, the Occidental and Santa Rosa hotels, the Athenaeum Theatre, the new Masonic Temple, Odd Fellows block, all the banks, went, and in all the city not one brick or stone building is standing except the California Northwestern depot. Money has practically no value here now, for there is no place to spend it, and this phase of the situation presents its own remedy. Almost every one here is sleeping out of doors, being afraid to enter their homes until repairs have been made.

This is a list of Santa Rosa's dead, so far as it has been compiled:

Louis Blum, George and Willie Bluth, Yon B. Blum, J. Bratker, Mrs. W. H. Brown, Joseph Curry, R. B. Churchill, Mr. and Mrs. L. W. Carter, Mrs. De Young and two children, Will Day, J. Domenicali Smith Davidson, Mr. and Mrs. Eley, Miss Ebbels, from Nevada Theatre, William Weir, Redwood City; Miles H. Fish, Miss Phoebe Green, N. L. Jones, telephone man; Mr. Keller, David Kennedy, Eli Leeb, Third street; W. H. Malory, insurance man, San Francisco; Mr. Murphy, banker, and child, Trueman McCord, John Murphy, Mrs. G. Manning and child, Harry F. Newman, burned alive; Mr. and Mrs. Peacock, Miles Peerman, Mr. Pedegoro of Pelero, washer company; Nellie Reed; Mrs. A. S. Rogers, dressmaker; Mr. R. R. Schick, Schick, Chester, Shenep, Shirk, Japanese; Walter H. Smith, J. F. Smith, traveling man; E. Godden, traveling man; E. B. Knapp, traveling man from Boston; S. H. Loch, Armond Muehlhaff.

STORIES TOLD BY SURVIVORS.

Albany People Arrive at Colorado Springs From San Francisco.

COLORADO SPRINGS, April 21.—The first survivors of the San Francisco catastrophe to reach this city are Mr. and Mrs. Walter V. Marsh and Mrs. Ottman of Albany, N. Y.

Mr. Marsh, who is general agent for the National Express Company, said:

"I left my home in Albany in need of rest and sought it in the West. I descended the Grand Cañon of the Colorado for five thousand feet, trusting to Providence and the mile. I reached the bottom, Mount Lowe and my hair stood on end, but I found no real rest until Wednesday morning in San Francisco. I am going back to Albany to rest."

Mr. Marsh and party were at the St. Francis Hotel in the stricken city, but owing to lack of room spent Tuesday night at the Savoy, near by.

"We were in bed when the crash came," Mr. Marsh said. "We were dazed for a moment by the swaying of the building and were too stunned to leap to the floor. The doorway crashed and I sprang, and the windows crashed, plaster fell all over the rooms and we expected to have the building come down on us. When the motion stopped we arose, gathered our belongings and started for the street. The lower part of the hotel was twisted and wrenched and we experienced difficulty in getting out."

"We went over to the St. Francis Hotel, although the upper portion showed little effects of the earthquake, the lower floors were badly demolished. The windows were all smashed and the solid masonry floor of the lobby was pulverized into gravel and powder. The structural steel of the building which was welded into one solid piece from the ground to the roof, held together and withstood the enormous strain upon it. This was all that saved the building, in common with all other similarly constructed buildings in San Francisco."

The Weather

In this city the weather was fair nearly all the day. There were slight showers in the early morning, but as day came on the sky cleared and held this way until midnight, when thunder showers set in. The highest temperature recorded was at 4 P. M., when it was 73. The lowest was at 4:30 A. M., when it was 54. The winds during the day blew southerly and were light and fresh. By sunset, corrected to read to sea level, at 9 A. M., 29.54; 3 P. M., 29.74.

The temperature yesterday, as recorded by the official thermometer, is shown in the annexed table:

For eastern New York, clearing to-day and cooler in extreme south portion; fair to-morrow, fresh west to northeast winds.

For the District of Columbia, Maryland and Virginia, fair and cooler to-day; fair to-morrow light to fresh northwest to north winds.

For Delaware and New Jersey, clearing to-day; fair to-morrow, fresh west to northwest winds.

For eastern Pennsylvania, fair to-morrow, fresh west to north winds.

For western Pennsylvania, fair to-morrow, fresh northwest to north winds.

For New England, showers this morning, followed by clearing; fair to-morrow, fresh east to northwest winds.

For western Pennsylvania and western New York fair to-day; fair and warmer to-morrow, fresh west to north winds.

NARROWING THE AREA OF LOSS

FIRE INSURANCE COMPANIES MAKE A NEW "BURNED" MAP.

Smaller American Companies Just as solvent as the Big Foreign Ones and Will Pay Losses as Soon as They Are Adjusted—A Few on Both Sides May Quit.

Fire insurance officials in New York marked up an entirely new set of San Francisco city maps yesterday, their revised pendings enclosing a much smaller "estimated burned area" than their tracings of the previous days. On these latest diagrams a few of the companies made new estimates of their gross liabilities and gave them to the public.

"Our new map," said Secretary Kelly of the Westchester Fire Insurance Company, "is drawn in accordance with the latest advice which have been received from Gen. Funston. We consider his report authentic enough to make some preliminary reckonings of the losses. The General also sends encouraging news concerning the water supply."

"Our new burned area map, based on the General's report, is as follows: Beginning at the waterfront on Broadway, thence to Mason, south to California street, west to Golden Gate street and Van Ness avenue, thence west to Fillmore street, thence south to Market, then an irregular diagonal line to Valencia and Twenty-sixth street, then an irregular line back to the bay. That does not include the finer dwelling house section of the Western Addition at all. Previous reports of the extent of the fire were greatly exaggerated."

The above described area was accepted yesterday by all the companies as the most accurate limit of a fire insurance company's liability and the liability statements that were issued were based on the known risks within those boundaries.

The statement made by the Westchester company and sent out to all its agents was as follows:

"From information at hand, and a full record of the liability of the Westchester Fire Insurance Company in the city of San Francisco, Cal., and in the burned district, the losses of the company by the recent conflagration will not exceed \$600,000. The net surplus of the company over all liabilities and capital is \$1,778,128. Also the company operates under a State Fund law of New York, and has a deposit of \$300,000 with the Insurance Department at Albany."

Under the provisions of this law the policyholders of the company are fully protected against confiscations.

Henry Evans, president of the Continental Insurance Company, made this estimate: "Assuming everything in the burned district is totally destroyed, the Continental's loss will be measured by \$2,350,000. The loss paying ability of a fire insurance company is measured by its net assets; that is, the capital and its surplus. The reinsurance reserve and other liability items cannot be used for the payment of the San Francisco losses. The Continental's net assets are in excess of \$10,000,000; therefore, after paying even two and one-half million dollars, our net assets will be seven and one-half million dollars, and our gross assets will be fifteen million dollars. Again, the Continental operates under the New York Safety Fund law, and the New York Superintendent of Insurance holds for the benefit of policyholders not involved in a conflagration, six hundred thousand dollars."

E. G. Snow, president of the Home Insurance Company, sent the following to his agents:

"Anticipating a natural and proper desire on the part of our agents and their customers for information touching the losses incurred by the Home in the San Francisco conflagration we are now able to state that our liability under every policy in force on property in the whole city of San Francisco is not in excess of \$14,000,000. If newspaper reports are correct, the Home's losses will not exceed two million dollars (\$2,000,000), and after paying claims upon the surplus remaining will be upward of seven million dollars (\$7,000,000). We shall begin adjusting and paying claims as soon as our men can reach the city, and as in other similar cases, notably Chicago, Boston and Baltimore, the Home policies will be worth one hundred cents on the dollar. You will now be in position to demonstrate to your customers the wisdom and soundness of the maintenance of conservative practices and adequate rates, and we count upon your active support of these sound principles for which the Home has always stood."

Later in the day Mr. Snow issued this:

"Our entire liability under every policy in force on property in the whole city of San Francisco is three and one-half million dollars. Latest advice from our representatives on the ground indicate liability in burned district not over two millions and loss to company not over one and one-half millions. Our net surplus over nine millions and assets over twenty-one millions. Will commence adjusting and paying claims as soon as smoke clears away."

W. S. Banta, general agent in this city for the Fireman's Fund of San Francisco and several other companies, was plainly annoyed yesterday by inquiries from insurance brokers and others concerning the stability of the Fireman's Fund, which, as told in THE SUN yesterday, not only had heavy liabilities, but had lost many of its own assets in the fire.

As a general reply to all these questions, Mr. Banta finally posted the following telegram from Oakland on his office wall:

Details from San Francisco not yet received, but you may accept for yourself and clients most positive assurance that both Fireman's Fund and Home are safe.

C. W. KELLOGG.

Other companies reported to their agencies as follows:

Union Insurance: "Not doing business in San Francisco. Have small amount of reinsurance, but fire will not interfere with our operations."

Providence Washington Insurance Company: "This is a safety fund conflagration; proof company obliged by the law to pay in full all future losses, but we do not believe that we have lost our surplus."

Reliance Company: "We suffer no loss."

United Firemen's Insurance Company: "We estimate our loss at \$140,000."

Springfield Fire and Marine Insurance Company: "No advice from San Francisco. No likelihood of our surplus being reduced below \$1,000,000. The surplus of this company is now about \$2,000,000."

Mechanics' Insurance Company: "No liability anywhere on the Pacific Coast."

No liability anywhere on the Pacific Coast."

J. S. Frelinghuysen of the agency firm of Jameson & Frelinghuysen gave these estimates of losses for five of his companies:

Stuyvesant Insurance Company..... \$50,000

Pacific Insurance Company..... 25,000

Glenn R. Rutter Company..... 250,000

Spring Garden Insurance Company..... 250,000

American Insurance Company..... 250,000

The first three are New York companies; the other two have their home offices in Philadelphia.

"There is no danger," said Mr. Frelinghuysen, "that any of the companies will be put out of business. If the capital of any

OSTERMOOR MATTRESS \$15.

Better than hair at \$50.00. Telephone 5 Spring. If you cannot call at our factory show room—our representative will call at your home or office, day or night. No obligation on your part. OSTERMOOR & COMPANY 132 BOWERY, New York. Just north of Grand Street. All cars transfer to our door. Handsome Catalogue mailed on request.

of the is impaired the loss will be made good by the stockholders."

Mr. Frelinghuysen seemed to resent what he called the effort of some of the big companies to make capital for themselves out of the disorder by casting slurs on the stability and integrity of the smaller concerns.

"Our attention," he said, "has been called to statements purporting to have been made by prominent underwriters and officers of certain companies, that any attempt to evade damage by losses other than fire in settling with the policyholders in San Francisco would be met by public contempt. If these statements are true, they are entirely voluntary on the part of those who have made them. I do not think any of the companies is desirous of withholding a dollar that is justly due any of the sufferers in San Francisco. In order to protect the interests of policyholders outside of San Francisco, who have availed themselves of the credit given them by the insurance companies through their contracts, it is imperative that all of the companies' interests should be protected by strict compliance with their contract, with a fair and liberal policy toward those who have been unfortunate enough to lose by fire in San Francisco."

All of the above liability estimates are, of course, gross figures, in which no allowance is made for possible salvage or for straight earthquake loss for which the companies are not liable.

President E. Kremer of the German-American Company will give out no statistics until to-morrow. He said yesterday, however, that the losses will be much smaller than was at first supposed.

None of the companies received any details yesterday from their California agents. The representative of the Westchester company telegraphed from Oakland: "I am safe, but all records lost. The authorities will not allow me to enter San Francisco yet."

The agent of the Home company telegraphed from Los Angeles that he had been to San Francisco and returned without learning or doing anything.

Concerning possible failures, the report printed in THE SUN yesterday that ten foreign companies and a smaller number of American companies may have retired from business after using up all their capital to settle claims, was accepted by insurance men as a fair and conservative forecast of the business troubles that are bound to come in the wake of the earthquake and fire.

The English companies and the big German companies with general offices in this city are all supposed to be safe. The danger is supposed to be for some of the smaller foreign concerns that do not operate in this country outside of California. This insurance law of that State, say the New York underwriters and agents, is extremely lenient. It requires a deposit before allowing a company to do business, and for these reasons that portion of the Pacific Coast has been a favorite field for some weak concerns.

Among the foreign companies doing business in California exclusively are the New Zealand, the North German of Hamburg, the Rhine and Moselle and the Transatlantic Company of Germany. The San Francisco liabilities of all these concerns are heavy.

So far as the big foreign companies are concerned," said W. O. Robb, secretary of the New York Board of underwriters, yesterday, "there is no danger at all. They are all in a position to send capital here from all parts of the world."

With the exception of the Liverpool and London and Globe, which has five-eighths of its business in America, the strong English companies have the larger part of their risks abroad.

RELIEF TRAINS COMING.

Those From Puget Sound Should Reach San Francisco To-day.

OAKLAND, April 21.—Information to-day from the Puget Sound cities is that relief trains have been despatched and should reach San Francisco Sunday. Trains from the East will begin arriving on Monday. A large proportion of the people are without clothing, all being only scantily attired. Those who managed to secure full suits have divided with those who had nothing but night clothes, and all are in great need of wearing apparel.

Los Angeles, April 21.—Fifty carloads of provisions have been shipped from Los Angeles alone, while relief trains are being hurried to San Francisco from every point of the compass. All Western cities have nobly responded to appeals for aid, and the East is contributing money and relief trains which will aid in preventing hunger and suffering from lack of clothing.

Brooklyn Contributions.

Liberal contributions to the relief fund are being made by business firms, boards of trade and political and social organizations in Brooklyn, and meetings will be held this afternoon by the Brooklyn branch of the Red Cross Society in the old Appellate Division room in the County Court House, and by the directors of the St. Vincent de Paul Society in St. Joseph's Hall in Dean street near Vanderbilt avenue to forward the good work.

F. Looser & Co. and Abraham & Straus have each contributed \$2,000, and a like amount will be raised by the business men of Coney Island. The Brooklyn Lodge of Elks forwarded a check for \$500 and has another \$500 in reserve for the relief fund. The Third Assembly District Democratic Club contributed \$500. The Seventeenth Assembly district Republican committee has donated \$50.

TWO MORE LEGAL HOLIDAYS.

Monday and Tuesday Are Designated by Gov. Pardee.

SACRAMENTO, April 21.—Gov. Pardee to-day issued the following proclamation, declaring two more legal holidays:

"In the interest of the public welfare, I, George C. Pardee, Governor of the State of California, by virtue of the power vested in me by the Constitution and laws of this State, do hereby appoint, designate and declare Monday, April 23, 1906, and Tuesday, April 24, 1906, as public legal holidays."

Governor Pardee and leading Legislators are discussing calling a special session of the State Legislature, and it is generally believed that a special session will be called next week. State aid will be forthcoming, and the unanimous sentiment of Legislators heard from favors pledging the State's credit to its fullest extent toward relieving the suffering and aiding in rebuilding the city.

Portland Troops Sent to Frisco.

PORTLAND, April 21.—Gen. Constant Williams, commandant at Vancouver Barracks, sent ten companies of infantry and two batteries of field artillery to San Francisco last night, with regular field equipment and the day's rations. The detachment is composed of 700 men.

NEW YORKER TELLS OF ESCAPE

M. M. STERNBERGER AND HIS FAMILY REACH SALT LAKE.

Were at the St. Francis Hotel—The Guests Took to the Public Square at Once—Praise for the Bravery of the People—Funston's Quick Action in Relief.

SALT LAKE, Utah, April 21.—About five hundred refugees from San Francisco reached this city to-night. A more woe-begone crowd was never before seen in Salt Lake.

Among them was Maurice M. Sternberger, senior partner of the New York brokerage house of Sternberger, Slinn & Co., who reached here to-day from San Francisco, having with him his wife and two daughters. Mr. Sternberger expressed surprise and admiration at the calmness and deliberation shown by San Francisco people under the trying circumstances.

Mr. Sternberger and family were stopping at the St. Francis Hotel. They were all roughly awakened at 5:15 A. M. by the shaking of the building, and in fifteen minutes from the time of the first shock fires could be seen all over the city. The occasion of this, he said, was the disruption of chimneys.

The guests of the St. Francis quietly removed to the square outside and awaited developments. Mr. Sternberger said that in short order citizens were at work trying to save their effects, and he noted many with household goods piled up on carpets, rugs and even mattresses, pulling the same along the streets. All the pushcarts that could be got hold of were brought into requisition.

The troops from the Presidio showed up in town shortly after 7 o'clock. Gen. Funston had sized up the situation and was taking chances, instead of waiting for red tape to be unwound at Washington before making any move.

Mr. Sternberger had been talked with several soldiers who had been in Cuba and the Philippines, and they told him that the scenes they were witnessing were worse than anything they ever saw before.

The earthquake played all sorts of pranks with the local topography. For instance, Van Ness avenue sank in parts for four feet and most of the property along the street was completely destroyed.

The rich and the poor were all mixed up and there seemed to be no movement of the population toward the Presidio, where it was thought safety was sure. There were no street cars, no telephonic communication, no telegraph, no sewerage, no water and the guests of the hotels had to subsist the best they could on tea and coffee and crackers.

Mr. Sternberger and family managed to get away on Thursday evening after an experience they will never forget and he says he also will not forget the calmness and bravery of San Francisco people.

Simon Wolf, a New York traveling man, who got out of San Francisco on Friday, said:

"I noticed a strange thing in the clocks on both sides of the bay. The ferry tower clock stopped at 5:15 o'clock and the clocks at Oakland at 6:12 o'clock. It is my opinion that if all the navies in the world were in San Francisco Bay and centred their fire on the city for a week they could not do the harm wrought by this earthquake in three minutes."

"I saved one woman from sure death just before I got out of the hotel. She was running toward an open window and I caught her just in time to save her as she was partly out. I said, 'Oh, I was going downstairs,' she answered. She would have fallen fifty feet to the stone pavement. She followed me out on the street barefooted and cut her feet on the broken glass. The last I saw of her she was on her knees begging God for mercy on her sinful soul."

Among the refugees was T. T. Southwick, a manufacturer of lubricating oils at Rochester, N. Y. He was a guest at the Roanoke Hotel on Bush street, having failed to get apartments at the Palace. The Roanoke was at the rear of the St. Francis and overlooked the city. He said:

"I could look over the top of the St. Francis and across the bay. As I came to the window I saw a great volume of steam in the direction of the Palace Hotel arise and spread over the landscape, shutting out all else in that direction. It was bigger than four such buildings."

"I was told at first that it was the bursting of a boiler, but reflection showed that no boiler existed that could hold so much steam. Finally it was decided that the steam was from the ground, and that is the generally accepted view of the people. Not only was the volume large, but was very dense."

"We got away from the city in a tug, ten of us paying the tug's skipper \$10 each for passage. Later the same tug carried fifteen passengers at a load. As high as \$25 was paid for ferriage."

"An Ottawa farmer was at the Roanoke. He rushed out with shoes, trousers and shirt. Just as he stepped over a manhole, the heavy lid shot up into the air and he was buried to the chest in the descending lava. We thought he would be cut to pieces and killed. Would you believe it? He didn't have a scratch."

The happiest bride and bridegroom in Salt Lake arrived to-day. They had no baggage. They are F. H. Duckwitz and Mrs. Duckwitz of Philadelphia. The husband is a lawyer.

Mr. Duckwitz and his bride arrived in San Francisco the day before the earthquake and went to the Palace Hotel. They watched the destruction of the city for fully an hour before venturing back to their apartments for clothes, but had to borrow wraps from strangers. They caught the last boat to Oakland and escaped."

NEW YORK'S PIANO CENTER



AEOLIAN HALL 362 Fifth Avenue, New York

MOST people who are familiar with the piano situation as it exists to-day think first of Aeolian Hall whenever the subject of purchasing a piano is broached.

Merged with the Aeolian Company and four manufacturers of pianos, each a standard in its class:

Weber Steinel Wheelock Stuyvesant

and the PIANOLA PIANO

"The piano that everyone can play."

A purchase of any of these pianos at Aeolian Hall is a purchase made direct from the manufacturer, whose guarantee is more than a matter of form. The interests centered here constitute the largest industry in the musical trade of the world.

Furthermore, the Exchange Department contains used pianos of almost every known and worthy make, with prices as low as \$100.

Aeolian Hall caters to every degree of taste or price-limit. It has become generally recognized as the real musical and piano center of New York.

GOOD FURNITURE AND THE COST THEREOF

For Country House purposes we have labored in the production of things where simplicity and strong character form the pervading theme. Furniture, where cost is minimized through absence of ornate detail, finds its best voice in pieces for the Bedroom, wherein are shown the low Twin Beds, the roomy Bureau, Tall Chests of Drawers, with the necessary Tables and Chairs—all bearing that Hall Mark of the

Grand Rapids Furniture Company (Incorporated)

34th Street, West, Nos. 155-157

Beginning June 1st, or thereabouts, these entire exhibits will be shown in the new 12 story Studio Building designed for our exclusive purpose at

34 & 36 West 32d St. (Between Broadway and Fifth Avenue.)

TELEGRAPH WIRES CLOGGED.

25,000 Messages Were Waiting to Be Sent From Oakland Yesterday.

OAKLAND, Cal., April 21.—